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## **United States Patent And Trademark Office**

Applicant(s)

Monticciolo, Douglas

Application No.

09/805,522

Filed

: March 31, 2001

Title

: METHOD OF COST EFFECTIVELY FUNDING A LOAN

TC/AU

3624

Examiner

Subramanian, Narayanswamy

Docket No.

198191/0004

December 28, 2006 .

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

## **RESPONSE TO OFFICE ACTION DATED JUNE 28, 2006**

Sir:

Applicant respectfully submits this Response To Office Action in response to the Office Action mailed June 28, 2006. Enclosed is a Petition and Fee for a three-month extension of time, thereby extending the due date for this Amendment to December 28, 2006, thereby making this Response timely filed.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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